

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 18-15846-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik W. Yakow  
241 Midland Blvd  
Howell, NJ 07731-1205

Lisa M. Yakow  
241 Midland Blvd  
Howell, NJ 07731-1205

Social Security No.:

xxx-xx-8835

xxx-xx-8537

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 15, 2019.

On July 27, 2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: September 1, 2020

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: July 28, 2020

JAN: pbf

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Erik W. Yakow  
Lisa M. Yakow  
DebtorsCase No. 18-15846-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 41

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db/jdb  
cr Erik W. Yakow, Lisa M. Yakow, 241 Midland Blvd, Howell, NJ 07731-1205  
+U.S. Bank National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170,  
Duluth, GA 30097-8461

517409993 ACB Receivables, 19 Main St, Asbury Park, NJ 07712-7012  
517409994 ARM Solutions, PO Box 2929, Camarillo, CA 93011-2929  
517409995 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, Attn: Bankruptcy, PO Box 982238,  
El Paso, TX 79998-2238)

517409996 Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538  
517409997 Central Jersey Emergency Medicine Assoc, PO Box 7200, Freehold, NJ 07728-7200  
517410001 Freehold Area Radiology, PO Box 6548, Freehold, NJ 07728-6548  
517410002 +Hackensack Meridian Health Physician, PO Box 419801, Boston, MA 02241-9801  
517410003 Jersey Shore Anesthesiology, PO Box 307, Neptune, NJ 07754-0307  
517410004 Jersey Shore University Med Ctr, PO Box 650292, Dallas, TX 75265-0292  
517410005 Jersey Shore University Medical, Quality Asset Recovery LLC, PO Box 239,  
Gibbsboro, NJ 08026-0239

517410006 KML Law Group, 316 Haddon Ave Ste 406, Westmont, NJ 08108-1235  
517410007 Mr. Cooper/Nationstar Mtg, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
517410008 New Jersey E-ZPass- RMCB, PO Box 1235, Elmsford, NY 10523-0935  
517410010 Pennsylvania Turnpike Commission, Violation Processing Center, 300 E Park Dr,  
Harrisburg, PA 17111-2729

517410012 Pennsylvania Turnpike Commission, Violation Processing Center, 300 E Park Dr,  
Harrisburg, PA 17111-2729

517410011 Pennsylvania Turnpike Commission, Professional Account Management, PO Box 1153,  
Milwaukee, WI 53201-1153

517410015 Princeton House Behavioral Health, 300 Clocktower Dr, Hamilton, NJ 08690-3010  
517410016 Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153  
517410017 Rmb Inc-Centra State Medical Ctr, 409 Bearden Park Cir # C, Knoxville, TN 37919-7448  
517410018 Scott H. Sekular, Esq., 208 Monmouth Rd, Oakhurst, NJ 07755-1568  
517410019 Simons Agency, Inc.-Meridian Medical Grp, Attn: Bankruptcy, 4963 Wintersweet Dr,  
Liverpool, NY 13088-2176

517410020 Trans-Continental Credit & Collection, PO Box 5055, White Plains, NY 10602-5055  
517562361 +U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper,  
ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096  
517410022 Wells Fargo Bank, PO Box 5058, Portland, OR 97208-5058

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 28 2020 23:12:03 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 28 2020 23:12:01 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

517409998 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 28 2020 23:11:45  
Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, PO Box 182125,  
Columbus, OH 43218-2125

517409999 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 28 2020 23:11:45 Comenitycapital/fe21cc,  
Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

517410000 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 28 2020 23:12:31  
Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679

517525341 +E-mail/Text: bankruptcydpt@mcsmc.com Jul 28 2020 23:12:01 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011

517410009 E-mail/Text: Jerry.Bogar@conduent.com Jul 28 2020 23:12:36  
New Jersey Turnpike Authority/E-Z Pass, Violations Processing Center, PO Box 4971,  
Trenton, NJ 08650-4971

517410013 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2020 23:20:03  
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962

517486855 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2020 23:20:04  
Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541

517494414 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2020 23:20:55  
Portfolio Recovery Associates, LLC, c/o Forever 21, POB 41067, Norfolk VA 23541

517410014 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2020 23:20:28  
Portfolio Recovery-Synchrony Bank, PO Box 41067, Norfolk, VA 23541-1067

517550367 E-mail/Text: bnc-quantum@quantum3group.com Jul 28 2020 23:11:54  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

517412477 +E-mail/PDF: gecsedirecoverycorp.com Jul 28 2020 23:19:53 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517410021 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jul 28 2020 23:11:12  
Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550,  
Weldon Spring, MO 63304-2225

517553493 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 28 2020 23:20:37 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Jul 28, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Elizabeth L. Wassall on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6, U.S. Bank National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee, successor in interest to B ewassall@logs.com, njbankruptcynotifications@logs.com  
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marc C Capone on behalf of Joint Debtor Lisa M. Yakow ecf@gbclawgroup.com, mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com  
Marc C Capone on behalf of Debtor Erik W. Yakow ecf@gbclawgroup.com, mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association rsolarz@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, ET AL rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor U.S. Bank National Association smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10